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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets if necessary)				Application Number	09/810,515
				Filing Date	03/15/2001
				First Named Inventor	ZHOU et al.
				Group Art Unit	2176
				Examiner Name	
Sheet	1	of	5	Attorney Docket Number	85160.925/T00070

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document		Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Number	Kind Code ¹ (If Known)			
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		09/810,514		Chao et al.		

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				Application Number	09/810,515
				Filing Date	03/15/2001
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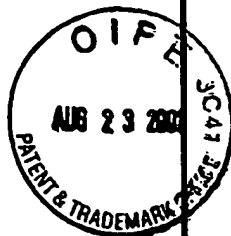
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				First Named Inventor	ZHOU et al.
				Group Art Unit	2176
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				First Named Inventor	ZHOU et al.
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				Examiner Name	
				Attorney Docket Number	85160.925/T00070
Sheet	4	of	5		

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Sheet	5	of	5	Attorney Docket Number	85160.925/T00070

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NV		Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,4588,00.asp >	
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